

पाठ्यक्रम

समुह (ड): सेवा सम्बन्धी

- कोष व्यवस्थापन
- नोटकोष / भा.रु. कोष
- सफा तथा भूत्रा नोट सम्बन्धी
- विप्रेषण कारोवार
- अन्तरशाखा तथा अन्तर बैंक कारोवार
- कोष तथा गैर कोषमा आधारित कारोवार
- Bank Risks Management Including BASEL III and Related NRB Directives.
- बाणिज्य बैंकको काम कारवाही सम्बन्धी

Remittance

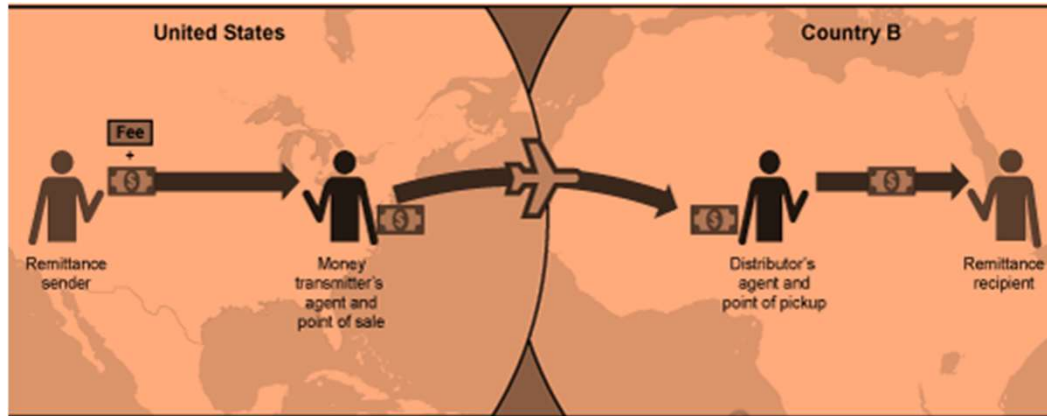


Remittance

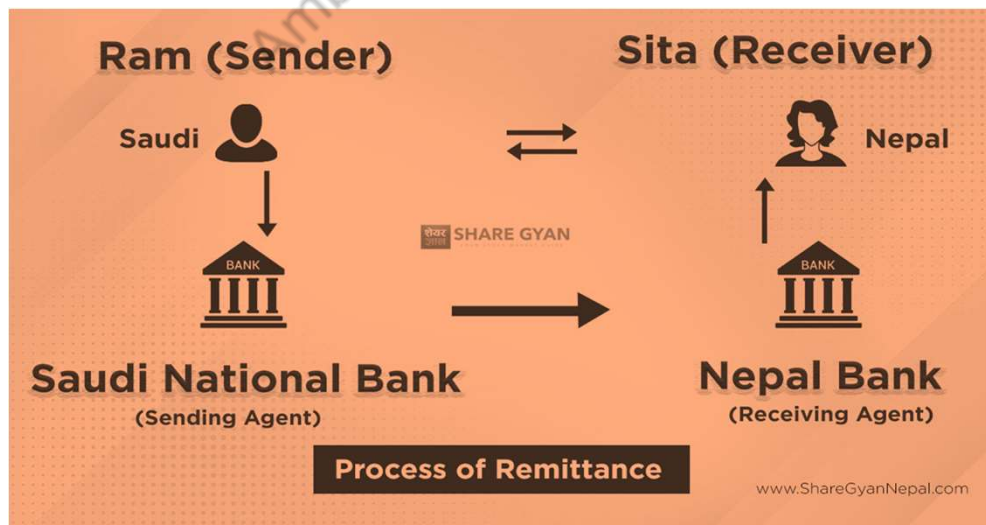
Remittance service is the service provided by the bank and financial institutions whereby the immigrant workers can place their earning/cash into the facilitating bank and send it to the beneficiary within a reasonable time frame.

बैंक तथा वित्तीय संस्थाको भाषामा विप्रेषण एउटा व्यवसायिक प्रकृया हो जस अन्तर्गत सबै प्रकारका रकमान्तर तथा रकमको स्थानान्तरण विप्रेषण भनि भन्न सकिन्छ । यसले स्वदेशी र विदेशि दुबै प्रकारका रकमान्तर र रकमको स्थानान्तरणलाई विप्रेषण भन्न सकिन्छ ।

Remittance



Remittance



Remittance - Process

- **Step 1:** Immigrant worker having saving amount approaches to the remitting bank for sending money to their home country.
- **Step 2:** Upon the verification of the detail (Senders and Receivers detail, amount, purpose and other details as necessary), the remitting bank receives the amount along with charges/commissions and then enters the detail into the computerized system and generates code, known as remittance code.
- **Step 3:** The sender of money receives the Remittance code and sends it to the receiver.

Remittance - Process

- **Step 4:** Upon the receiving the code, the receiver approaches to the remittance agent.
- **Step 5:** The receiver fills up the forms by mentioning the Remittance code and submits the form along with his/her ID proof.
- **Step 6:** Upon the verification of Remittance CODE, Amount, Receiver's Name, Senders Name and ID Proof the remittance agent pays the remittance amount to the receiver.

बिप्रेषण प्रकृया

- **Step 1:** बैदेशिक रोजगारीमा गएका व्यक्तिले बचत गरेको खण्डमा बिप्रेषण सेवा प्रवाह गर्ने बैंक तथा बित्तिय संस्थामा सम्पर्क गर्दछन ।
- **Step 2:** बिप्रेषण सेवा प्रदान गर्ने बैंक तथा बित्तिय संस्थाले बिप्रेषण गर्न चाहाने व्यक्तिले दिएका बिबरणहरु प्रमाणित गर्दछन जस्तै पठाउने र पाउने व्यक्तिको बिबरण, बिप्रेषण गर्न चाहेको रकम, उद्देश्य र अन्य आवश्यक बिबरणहरु । तत्पश्चात उक्त बिबरणहरु बिप्रेषकले कम्प्यूटर प्रणालीमा राख्दछन र एक भिन्न प्रकारको बिप्रेषण कोड प्राप्त गर्दछन ।
- **Step 3:** बिप्रेषक बैंकले उक्त बिप्रेषण कोड बिप्रेषण गर्न चाहाने व्यक्तिलाई दिन्छन र उसले रकम प्राप्त गर्ने व्यक्तिलाई उक्त कोड प्रदान गर्दछ ।

बिप्रेषण प्रकृया

- **Step 4:** बिप्रेषण कोड प्राप्त गरे पश्चात रकम प्राप्त गर्ने व्यक्ति आफू नजिकको सम्बन्धीत बैंक तथा बिप्रेषणको एजेन्टको मा सम्पर्क गर्दछन ।
- **Step 5:** बिप्रेषण प्रापकले बैंकको आवश्यकता बमोजिम सानो फारम भर्दछन र उक्त फारम र आफ्नो पहिचान खूल्ने कागजात बैंक तथा एजेन्टलाई दिन्छन ।
- **Step 6:** उक्त फारम र पहिचान खूल्ने कागजातको प्रमाणीकरण तथा उक्त बिप्रेषण कोड प्रमाणीकरण भए पश्चात उक्त बैंक तथा बिप्रेषण एजेन्टले प्रापकलाई रकम उपलब्ध गराउदछन ।

Remittance - Types

1. National Remittance: राष्ट्रिय विप्रेषण
2. International Remittance: अन्तराष्ट्रिय विप्रेषण
3. Inward Remittance: भित्रिने विप्रेषण
4. Outward Remittance बाहिरीने विप्रेषण

Writing Tips for Banking Exam



How to Write ?

Remember one thing:

“In an Exam All Students are Equally Capable, What makes a difference is How you Present Your Capacity within 3-4 Hours”

How to Write ?

Unique Writing

- **Good Length for your answer**
- **Eye Catchy Handwriting**
- **Minimal Correction**
- **Unique Concept**
- **Balance through out the Answer : Bulk, Slim, Bulk, Gap**
(Paragraph, Bullet, Figure, Tables, Data)
- **Balance in All Questions: Very minimum variability in Answer to different question**
- **Address both types of Examiner:**
 - Examiner who want short and sweet writing
 - Examiner who want Long Answer

How to Write ?

“In an Exam Each Minute Carries Your Marks, Try not to Waste Your Time ”



How to Write ?

- Go at least 30-45 minute earlier to your exam hall.
- Feel fresh and arrange for all the necessities for the exam such as admit card, pen, pencil, eraser, sharpener, scale and others.
- Fill up the information to be provided in your answer sheet seriously.
- Review if the information provided is correct or not.
- Mark the line (Page Margin) in each page with Scale and Pencil (Left side- 1.5 inch and at right side 0.5 inch)

How to Write ?

Question Paper is in Your Hand



“Your Time Starts Now”

How to Write ?

Have a QUICK LOOK on all the questions.

(This will help you to size up weight & time requirement for each question.)

- **Easy Questions:** May take little bit more time than standard time
- **Difficult Questions:** May take standard time.
- **Very Difficult Questions:** May take less time than standard time.

Once you go through all the questions, your mind will automatically process the answer for other questions while solving one question.

How to Write ?

If possible solve the questions serially so that you need not to waste time for jumping the questions.

If not possible, Start with the easiest question.

How to Write ?

- While starting to write for the answer mark your questions number as:
 - Q.No.-1
 - Answer to Q. No. 1
- **Leave 2 lines** blank and give heading for your answer (Introduction to Bank, Customer Service, Monetary Policy – Introduction)
- Then leave a line blank and start writing you answer.
- **Draw Picture** if needed with adequate space.
- Leave one more line before starting another heading (Importance of Bank, Importance of Customer Service, Tools of Monetary Policy)
- After you draw the figure, give **name to the figure** (Figure: Effective Customer Service Model)
- If possible describe the figure in 2-5 sentence.
- After you finish writing go for concluding paragraph by jumping one blank line.
- Start your second question leaving 3-4 line blanks.

Decorating your Writing

- **Margin:**
 - Ensure the Margin once you receive Answer-sheet.
- **Lining:**
 - Keep the Pencil Tip thick
- **Figure and Figure Name:**
 - Avoid making too big and too small figure, the size of figure must be JUST APPROPRIATE
- **Spacing:**
 - Spacing between two Answer – 3-4 lines,
 - Space between two paragraph – 1 Line
 - Space between two words – Just keep it eye-catching
- **Letter Size/Form:**
 - Capital Letter for Heading - Large Size
 - Small Letter for Body Parts –Small Size

Time Management



Those students will succeed in the exam, who understands importance of time management at the beginning of Preparation Journey.

Time Management

$$\text{Standard Time} = \frac{\text{Total Time Available i.e. 180 Min}}{\text{Total Marks in a Paper}} \times \text{Marks Carried by Question}$$

- Practice the Questions within **standard time**
- Note down: how long does it take to finish a page
- Set the target **content** and **length** for your answer as per your speed
- If needed practice to **speedup** your writing.
- Avoid Wastage of Time

3 Key Strategy

Winning Strategy

- For Easy Questions; You know all the dimensions of the subject matter
- Give your best but think about time limit too.
- Clean handwriting, sufficient length for answer, Figure, Table
- Adequate decorating to your answer

Maintaining Strategy

- You may face some difficult questions.
- At least fairly write the answer
- These questions may take standard time only.

Loosing Strategy

- Very Difficult Questions
- You have to answer with your own judgment and definition of the topic
 - Fail safely here
 - “Best within the Worst” Strategy
- Let the Examiner give space for his/her **BIG HEART**